



Housing Action Plan – Potential Strategies

July 20, 2021

The Clark County Housing Options Study and Action Plan is to understand local housing challenges and identify opportunities to encourage creation of additional housing types that are affordable to a variety of households within the unincorporated Vancouver Urban Growth Area. This could be done through the removal of regulatory barriers and/or implementation of other strategies.

The Housing Options Study included stakeholder interviews and focus groups, a housing inventory and analysis, an audit of land use policies, zoning, and regulations, and a feasibility pro-forma analysis. Proposed Housing Action Plan (HAP) objectives were developed based on the Housing Options Study and feedback from the Project Advisory Group and the public.

The next step is to analyze and identify priority strategies for the Housing Action Plan. The project team started with a framework developed by the Washington County Department of Commerce, and refined it to meet the needs of Clark County. The list is comprised of categories that include:

- A. Expand Zoning Permissions for Housing Development
- B. Modify Existing Regulatory Tools
- C. Process Improvements
- D. Affordable Housing Incentives
- E. Funding Options
- F. Other Strategies
- G. Physical Displacement Strategies
- H. Economic Displacement Strategies
- I. Cultural Displacement Strategies

Each category includes several “strategy types” and then specific strategies developed by the project team. The purpose of this memo is to explore potential strategies within categories B and E. The memo includes a description of each strategy type and preliminary assessment of each strategy relative to the proposed HAP objectives, timeline, cost, and administrative effort. Potential effectiveness and impact will be informed by PAG discussions.

HAP Objectives

1. Encourage housing development that meets the needs of middle-income households who are not being served in the current housing market.
2. Develop strategies to support the development of housing that is affordable to low, very low, and extremely low-income households.
3. Encourage diversity in housing types and tenure (rental/ownership), including expanding middle housing options and increasing multifamily feasibility.
4. Encourage the creation of a broad range of housing sizes to match the needs of all types of households (families, singles, students, older adults, disabled, or other unique population groups), with a focus on 1-2 person households not being served in the current housing market.
5. Guide development of diverse housing options to areas with access to transportation corridors and transit, commercial services, schools and parks, and conversely, support development of those same amenities in areas where more housing is added.

Timeline. Since the “intended outcome is a list of implementation-ready/actionable strategies and recommendations for public, Planning Commission and Council,” Short-term includes implementation-ready strategies that will be adopted through this process. Medium-term strategies are those that require more work or time to implement. Long-term strategies are those that the County does not control.

Cost. A relative comparison of costs for each strategy. For example, development code changes have no/low cost. Strategies with ongoing administrative needs are medium cost. Items that require the County to invest or forgo revenues are high cost.

Administrative Effort. Strategies that primarily involve policy setup or code changes are low effort. Strategies that will require more work following the completion of this project are medium effort. High-effort strategies require substantial staff time and program setup. This includes any new or ongoing programs that need dedicated time to administer.

Potential Impact. The magnitude of impact the strategy will have on achieving the project objectives. This will be assessed following the PAG’s initial discussions of potential strategies and presented at a future meeting.



B. Additional Regulatory Strategies

B-1. Reduce Off-Street Parking Requirements

Parking facilities add substantial cost in the development of new housing, whether it's surface or structured parking. A study conducted by the City of Portland said underground garage parking adds costs of up to \$55,000 per space, which can add up to approximately \$500 per month per dwelling unit to apartment rents. Surface parking can cost in the range of \$5,000-10,000 per space, according to a national study,¹ though it varies based on underlying land costs. This is why reducing parking can help with affordability. In suburban and small city settings, such parking facilities will remain important but should be reviewed to ensure requirements balance parking demands with development potential for the site to avoid privileging parking over housing.

- B-1.1. Introduce minimum parking requirements specific to duplexes, triplexes and quadplexes that balance site development feasibility with desire for off-street parking options, considering a range of 1-2 spaces per unit and differentiating from parking requirements for single-family dwellings. Consider opportunities for tandem parking and/or on-street parking to meet some of the parking requirements.
- B-1.2. Revise minimum parking requirements for narrow lots, specifically townhouses. Consider eliminating the separate narrow lot standard for 2.5 spaces per unit and applying the same single-family detached standard of 2 spaces, which can be met through tandem parking (one in garage and one in driveway).
- B-1.3. Adjust driveway spacing and access requirements for townhouses, to balance preservation of on-street parking, a walkable sidewalk realm, and development feasibility.
- B-1.4. Reduce cottage parking requirements, considering allowing on-street parking credits, reducing required parking to one space per unit, and/or reductions for projects near transit. Consider in tandem with Strategy B-xx to modify cottage design standards as relate to garage allowances and parking area design.
- B-1.5. Revise ADU parking standards to exempt ADUs located near transit from off-street parking requirements, to implement the intent of recently adopted state SSB 6617, which is mandatory only for cities and not the County. Consider further reducing or eliminating parking requirements for ADUs, if the current option for on-site or on-street parking is not flexible enough.
- B-1.6. Revise minimum parking off-street parking minimums for multifamily residential, currently set at 1.5 spaces for all units regardless of size, location, or resident characteristics. Consider any or all of the following targeted revisions:
 - Reduce parking requirements for all multifamily including regulated affordable housing with access to transit (within one-quarter mile of service two or four times per hour at least 12 hours per day) to a maximum of one per bedroom or 0.75 space for a studio. Required to implement SHB 2343 provisions applicable to the County.
 - Introduce differentiated parking ratios based on unit size, such as 1 space per unit for studios and one-bedrooms, and 1.5 or 2 spaces for two bedroom and larger units, to encourage smaller units to serve forecasted growth in small households.
 - Reduce parking requirements for high-density multifamily over 30 units/acre, where parking requirements can effectively cap the maximum density because of site area limitations and costs. Consider an across-the-board percentage reduction (5-20%, potentially increasing proportionate with density), or capping parking requirements equal to 30 units/acre regardless of additional units constructed.

¹ Transportation Cost and Benefit Analysis II – Parking Costs, Victoria Transport Policy Institute.
<https://www.vtpi.org/tca/tca0504.pdf>

- Introduce reduced parking ratios for regulated affordable housing projects that do not qualify for transit-based reductions under SHB 2343.
- Introduce reduced parking ratios for senior housing developments that do not qualify for transit-based reductions under SHB 2343.

Alternatively, parking requirements could be reduced through across-the-board reductions for all multifamily residential, or through a discretionary, site-specific review process. Targeted, by-right reductions such as the above strategies are the preferred approach because they combine a degree of precision with a greater degree of certainty.

B-1	Obj 1	Obj 2	Obj 3	Obj 4	Obj 5	Timeline	Cost	Admin Effort	Potential Impact
B-1.1	●	●	●			Short	\$	Low	
B-1.2	●		●			Short	\$	Low	
B-1.3	●		●			Short	\$	Low	
B-1.4	●		●	●		Short	\$	Low	
B-1.5	●		●	●		Short	\$	Low	
B-1.6	●	●	●	●	●	Short	\$	Low	

B-2 Revise Ground-Floor Commercial Requirements for Mixed-Use Development

While a mix of uses can be useful for neighborhoods, many local governments require retail uses in the ground floors of all new multifamily residential projects in commercial or mixed-use areas. This may oversupply the local retail and office market, reducing the financial feasibility of projects with space that is less profitable to developers. Strategically applying ground-floor retail requirements to essential streets or blocks can limit the barrier to housing development.

- B-2.1. Add flexibility for ground-floor uses in commercial and/or mixed-use zones by permitting active ground-floor use areas rather than ground-floor retail requirements that increase activity levels along street-facing facades. Examples could include resident community rooms, lobbies, or outdoor plaza space; spaces would be required to meet design parameters such as minimum interior height and minimum window covering to promote transparency and connection. (Could also be limited to regulated affordable housing projects, related to Strategy D-3.2.)
- B-2.2. Add flexibility in commercial zones by permitting horizontal configurations of commercial and residential space, such as developing a percentage of the total site area, to be located along the street frontage or corner, as stand-alone commercial with the remainder of the site available for multistory residential development, rather than only permitting upper-story residential development.
- B-2.3. Explore options to increase access to neighborhood-scale retail and service uses, such as coffee shops, within residential neighborhoods through measures such as:
- Reviewing the extent of current Neighborhood Commercial (NC) zoning, and developing criteria to designate additional NC sites.
 - Permitting limited scale retail and services uses in the high-density residential zones, potentially limited to a percentage of the site and/or to key locations such as corners or along higher-classification roads.
 - Developing economic development efforts to recruit and support small-scale retail and service uses, such as small grant programs or entrepreneur training programs.

B-2	Obj 1	Obj 2	Obj 3	Obj 4	Obj 5	Timeline	Cost	Admin Effort	Potential Impact
B-2.1	●	●			●	Short	\$	Low	
B-2.2	●	●			●	Short	\$	Low	
B-2.3		●			●	Medium	\$-\$\$	Low-Medium	

B-3 Simplify Design Standards

Communities adopt design standards on a neighborhood or citywide basis to promote site and building design consistent with their vision. Design standards in themselves do not create additional housing, but are helpful to assist new forms or high-density housing to fit in communities. Well-crafted design standards help to mitigate impacts of density, building massing/scale, parking and vehicle access areas, and service elements. Balanced design standards should promote good design without imposing prohibitively costly standards on new developments. They are critical in facilitating community acceptance of affordable housing projects or increased densities.

- B-3.1. Revise Highway 99 Plan approach to residential areas to reduce complexity while promoting desired form. Consider exempting Mixed Residential areas from additional Highway 99 zoning provisions, and/or relying on County development standards for specific middle housing types proposed in other strategies, much like cottage development is currently treated.
- B-3.2. Revise cottage housing standards, to increase development feasibility while providing a coherent site design with a balance of amenities. Consider increasing allowed density, permitting a greater variety of attached or detached units that maintain the clustered layout around the common courtyard, reducing quantity of common and private open space required per dwelling with provisions with focus on quality and accessibility of such spaces, providing a variety of parking configurations including shared parking areas and individual garages, reducing required parking to one space per unit (see Strategy B-1.4), and/or removing discretionary architectural design standards.
- B-3.3. Revise open space and recreation area requirements for larger multifamily projects (13+ units), to reduce competition for site area on the highest density projects and thereby incentivize higher density development. Consider exempting any units over the minimum density or over 30 units/acre from triggering additional open space area.

B-3	Obj 1	Obj 2	Obj 3	Obj 4	Obj 5	Timeline	Cost	Admin Effort	Potential Impact
B-3.1	●		●	●		Short	\$	Low	
B-3.2	●		●	●		Short	\$	Low	
B-3.3		●	●	●		Short	\$	Low	

B-4. Revise ADU Standards

Accessory dwelling units (ADUs) are small dwelling units that are either attached to the primary dwelling or in a detached structure that is typically placed to the side or rear of the primary dwelling. ADUs have long been an important option for communities to add variety and housing choice in single-family neighborhoods.

ADUs can provide low-cost housing in established neighborhoods. They provide dwelling opportunities for extended family members and small households that prefer a neighborhood setting over apartment living. ADUs can also offer a critical source of monthly income for homeowners when rented out.

B-4.1. Build on strong ADU provisions by:

- Removing parking requirements entirely (currently allowed on-street or off-street) or providing targeted parking reductions for ADUs located near transit (see Strategy B-1.5.
- Increasing allowed ADU size for dwellings under 2,000 square feet,
- Removing the discretionary design requirement for ADUs to be “architecturally compatible” with primary residence, or creating a two-track design review with one set of objective design standards permitted outright and a discretionary review track to meet general design guidelines for more unusual designs.
- Allowing more than one ADU on a property, such as a basement conversion and a detached unit.
- Remove minimum unit size of 150 sq ft.
- Permitting ADUs in the Mixed Use (MX) zone through the general ADU standards in Section 40.260.020 rather than separate MX standards.

B-4	Obj 1	Obj 2	Obj 3	Obj 4	Obj 5	Timeline	Cost	Admin Effort	Potential Impact
B-4.1	●		●	●		Short	\$	Low	

B-5 Manufactured Home and Tiny House Communities

Manufactured homes must be allowed on all single-family lots, and must not be regulated differently than site-built housing, but jurisdictions may require certain standards. Manufactured homes could also be an option where a location may be far from builders; where fast, moveable housing may be desired; or be an affordable way to site an ADU.

Manufactured homes in manufactured home parks (MHPs) are some of the most affordable, non-subsidized forms of housing in Washington state. However, many MHPs have been closing as property values rise. With very few places to move their homes, many manufactured home owners have had to seek state funding for the cost of disposing of their homes. Court cases have shown that communities can designate MHPs as “manufactured home parks” as a way to retain that affordable housing. Another option is to work with local housing agencies to develop cooperatively- or non-profit-owned MHPs without the risk of closure.

Tiny houses (or tiny homes) refer to detached dwelling units generally between 150-400 square feet. They provide shelter, privacy and limited secure storage space for small households at a relatively low cost compared to most other housing types. Some cities are starting to adapt local codes to allow tiny houses as an affordable housing option that is in line with community desires for sustainability, limited visual impact, and preservation of open space. It should be noted that a growing number of cities in Washington have pursued tiny house villages as a temporary housing solution for homeless individuals.

B-5.1. Protect existing manufactured home parks from displacement. Consider development of a manufactured home park zone where other redevelopment options are limited, restrictions on discontinuing manufactured home parks uses, and/or enhanced notification, relocation assistance, and opportunities to convert to tenant ownership in the event of park closures. Other?

B-5.2. Explore potential for RVs and tiny homes to provide lower-cost residential opportunities. Allow residential use of RVs or tiny homes as accessory to a single-family detached dwelling, potentially as an ADU. Consider expanding zones where RV and tiny home communities are permitted as either an RV park or manufactured home park use, including within CC and NC commercial zones beyond the General Commercial zone where they are already permitted, and potentially within high-density residential zones (Note: RVs are already permitted within manufactured home parks, currently permitted in medium and high-density residential and Office Residential (OR) zones.)

B-5	Obj 1	Obj 2	Obj 3	Obj 4	Obj 5	Timeline	Cost	Admin Effort	Potential Impact
B-5.1	●	●	●	●		Short	\$	Low	
B-5.2	●	●	●	●		Short	\$	Low	

B-6 Transportation Improvement Standards

Transportation improvements including dedication of right-of-way and construction of streets, sidewalks, curbs and gutters are important to serve new development, but can be costly to serve new residential development particularly smaller infill projects. Alternative access and facility design standards, developed in consultation with Public Works and Fire officials, can create flexibility and/or lower costs for new residential development.

B-6.1. Revisit cross-circulation requirements within Highway 99 subarea particularly along Highway 99 itself, to better understand potential impacts on development feasibility.

B-6.2. Revisit private road standard requiring sidewalks on only one side of road to determine if these meet pedestrian needs while providing site design flexibility.

B-6	Obj 1	Obj 2	Obj 3	Obj 4	Obj 5	Timeline	Cost	Admin Effort	Potential Impact
B-6.1	●	●				Short	\$	Low	
B-6.2	●	●				Short	\$	Low	

E. Funding Options

E-1 Existing or New Local Option Taxes, and Levies

Cities and counties may provide direct project funding, through grants or loans, to encourage the production of income-restricted affordable housing. Funds collected through HB1406 are passed through to the Vancouver Housing Authority and are currently being used for housing development in Battle Ground.

When HB2060 was first passed in 2002, the County purchased land for housing and used the funds to pay back a 10-year bond. The County has also used some Mental Health Sales Tax dollars toward behavioral health affordable housing.

Local Housing Property Tax Levy can allow up to \$0.50 per \$1,000 of property tax to be allocated toward an affordable housing fund for projects serving very-low income households (50% median family income or less) if approved by a majority of the voters of the taxing district. Housing levy funds may be used for a variety of purposes detailed in an affordable housing finance plan such as for matching funding for not-for-profit housing developments. This support can improve a project's competitiveness for receiving additional financing from state or national sources. The county, city or town that imposes the levy must declare an emergency with respect to the availability of housing that is affordable to very low-income households in the district. This tax has been expanded to include affordable homeownership, owner-occupied home repair and foreclosure prevention programs for low-income households up to 80% of median family income as of October 1, 2020.

Housing and Related Services Sales Tax: With voter approval, counties can pass a sales and use tax of up to 0.1% to fund affordable housing programs serving households with incomes below 60% of the AMI and within specific categories. These categories include individuals with mental illness, veterans, senior citizens, homeless families with children, unaccompanied homeless youth, persons with disabilities, or domestic violence victims. At least 60 percent of funds must go toward constructing affordable housing, mental/behavioral health-related facilities, or funding the operations and maintenance costs of affordable

housing and facilities where housing-related programs are provided. At least 40 percent of funds must go toward mental / behavioral health treatment programs and services or housing-related services. To address the need for affordable and supportive housing, the Washington legislature approved HB 1406, a local revenue sharing program for local governments, during the 2019 legislative session. The program provides up to a 0.0146% local sales and use tax credit against the state sales tax.

Real Estate Excise Tax (REET 2): A city, town, or county planning under GMA can impose an additional 0.25% real estate excise tax. This requires voter approval only for communities voluntarily planning under GMA. Revenues may be used only for financing “capital projects” in the capital facilities plan element of the comprehensive plan, which may include building, rehabilitating/repairing and/or purchasing affordable housing. Clark County has enacted this funding tool.

Lodging Taxes: While lodging taxes are typically reserved for tourism-related expenses, counties may use lodging tax revenues to repay general obligation bonds or revenue bonds issued to finance loans or grants to nonprofit organizations or public housing authorities for affordable workforce housing within a half-mile of a transit station. Clark County is currently dedicating lodging tax revenues to long-term debt obligations.

General fund: The County can use general fund dollars to invest in specific affordable housing projects, which can serve as gap funding to improve development feasibility. Another option is to use general fund dollars to contribute to other programs that are operating, such as non-profit land trusts or even other government agencies that have the administrative capacity to maintain compliance requirements over time, using intergovernmental agreements.

Tax Increment Financing: Next step: Explore ability for County potential for TIF to support housing goals, which geographies would make the most sense for a TIF district.

E-1.1. Revise impact fees so that they are less for smaller units. Consider incentivizing certain middle housing types by waiving fees for a set time period, or a certain number of applications. Discuss how costs to implement could be offset.

E-1	Obj 1	Obj 2	Obj 3	Obj 4	Obj 5	Timeline	Cost	Admin Effort	Potential Impact
E-1.1	●		●	●		Medium	\$\$\$	Medium	

E-2 Local Housing Trust Fund

Housing trust funds are distinct funds established by local governments that receive ongoing source of dedicated funding to support housing affordability. They can be designed to meet the most critical housing needs in each community.

E-2	Obj 1	Obj 2	Obj 3	Obj 4	Obj 5	Timeline	Cost	Admin Effort	Potential Impact
E-2	●	●	●	●		Long	\$\$\$	High	

E-3 "Found Land": Surplus Land and Other Opportunities

In areas with high land costs, acquiring suitable land can add significant expense to an affordable housing project. Cities or counties may own surplus or underutilized lands that may be suitable for housing development. These public lands can be donated or leased to affordable housing developers to reduce the cost of development and help make a project more financially feasible. Other land might hold potential, too:

- Surplus publicly owned land
- Brownfields
- Adaptive reuse
- Service groups and churches

- School district-owned land
- Co-location: building housing with other community facilities
- Vacant, abandoned and tax delinquent property

In the past, the County has prepared an inventory of surplus land and its suitability for affordable housing and found that the available parcels have been few and of limited use.

E-3	Obj 1	Obj 2	Obj 3	Obj 4	Obj 5	Timeline	Cost	Admin Effort	Potential Impact
E-3	●	●	●	●	●	Medium	\$\$	Medium	

E-4 Partner with Local Housing Providers

Local governments may want to coordinate with local housing groups and non-profit developers to look for shared goals and identify ways both groups can work together. This may include identifying property, crafting incentives, developing housing assistance programs, supporting grant applications, code enforcement, property owner assistance or other programs to help increase affordability and reduce homelessness.

The County does have ongoing partnerships with local developers, nonprofit providers, and other County departments. An area to explore is strengthening partnerships with for-profit developers of affordable housing.

E-4	Obj 1	Obj 2	Obj 3	Obj 4	Obj 5	Timeline	Cost	Admin Effort	Potential Impact
E-4	●	●	●	●	●	Medium	\$\$	Medium	

E-5 Enhance Partnerships with Mission-Oriented Acquisition Funds

These funds stand ready to deploy capital aimed at acquiring and rehabilitating low-cost market rentals in exchange for affordability restrictions. The County can and has used federal HOME funds for this purpose.

E-5	Obj 1	Obj 2	Obj 3	Obj 4	Obj 5	Timeline	Cost	Admin Effort	Potential Impact
E-5		●	●	●		Medium	\$\$\$	Medium	

E-6 State or Federal Funding Tools

Clark County Community Services Department administers HOME and CDBG funds. Community Development administers the Weatherization Program. Many County affordable housing units are funded through State Housing Trust Funds, State HOME funds, or National Housing Trust Funds.

The County also has used HUD 811 (supportive housing) funding and HUD 202 (senior housing) funding for affordable housing apartments in Clark County. These funds go directly to the developer from HUD.

HOME Funds are a federal block grant program funded through the U.S. Department of Housing and Urban Development (HUD) used to preserve and build rental housing affordable to low-income households. The Washington State Department of Commerce (DOC) runs the HOME Rental Development program for Washington State HOME Investment Partnerships Program (HOME). This program offers funding for the preservation and development of affordable rental housing to non-profit organizations, public housing authorities, and local and tribal governments. HOME Funds typically build units that are affordable to households earning below 50% of AMI. Action plans are developed every spring to describe how the state will allocate funds for the next year. Participating jurisdictions must set

aside at least 15% of their HOME funds for housing that is developed, sponsored, or owned by Community Housing Development Organizations.²

The Low-Income Weatherization Program (LIWP) provides funds for improving energy and heating efficiency in multifamily housing through various installations and housing improvements.

Washington State Housing Trust Fund (HTF) provides loans and grants to affordable housing projects through annual competitive applications. This program typically funds housing units that are affordable to households earning below 80% of AMI.³ Recently at the end of 2020, the DOC announced that \$85.3M of funding will be granted/loaned from the state's HTF, with an additional \$11.7M provided through HUD's HOME and National HTF programs (both federal but managed by the DOC). This funding amount sets a new annual record of investment by the state HTF.⁴ This funding will be allocated to 30 projects and will help provide an estimated 1,404 multifamily rental units/beds, 121 homes for first-time homebuyers, 86 units of modular housing, and 74 units in cottage-style communities. The DOC will post a call for applications for the 2021-23 biennial funds in 2021 at: <https://www.commerce.wa.gov/building-infrastructure/housing/housing-trust-fund/applying-to-the-housing-trust-fund/>

Community Development Block Grants: The Community Development Block Grant (CDBG) program provides annual grants to local governments and states for a wide range of community needs, including ensuring decent housing, providing services to the most vulnerable community members, and creating jobs through the expansion and retention of local businesses.

The Low-Income Housing Tax Credit (LIHTC) program is the largest source of funding established for affordable housing and is an indirect subsidy (in the form of a reduced federal income tax liability) for private companies to invest in affordable housing.

The 80/20 Private Activity Bond program can fund construction and development costs for eligible affordable housing projects (e.g., multifamily rental housing, limited equity cooperative, assisted living, single room occupancy housing). The interest on the funding is tax exempt (also known as private activity bonds), thereby reducing total development costs and increasing project feasibility. This program typically funds housing units that are affordable to households earning below 60% AMI. In return for this incentive, the developer must set aside a certain percentage of units for low-income residents.⁵

Non-Profit Housing Bonds can assist 501(c)(3) nonprofits in financing numerous housing developments. These funds are more flexible than other types of financing programs. Nonprofit bonds cannot be combined with the LIHTC program incentives, but they can be used to finance a broader range of eligible activities and facilities (such as emergency shelters for the homeless).⁶

The Land Acquisition Program assists qualified nonprofits and developers with purchasing land for affordable housing development (rental or homeownership). This loan helps developers buy land and then gives them the necessary time to build financing for building the housing.

E-6	Obj 1	Obj 2	Obj 3	Obj 4	Obj 5	Timeline	Cost	Admin Effort	Potential Impact
E-6		●	●	●		Medium	\$\$	Medium	

² Sources: Washington State Department of Commerce HOME Rental Development Program, <https://www.commerce.wa.gov/building-infrastructure/housing-trust-fund/home-program/>.

³ Source: Washington State Department of Commerce Housing Trust Fund, <https://www.commerce.wa.gov/building-infrastructure/housing/housing-trust-fund/>

⁴ Source: <https://www.commerce.wa.gov/news-releases/commerce-invests-record-97-million-in-affordable-housing-projects-serving-thousands-of-people-statewide/>

⁵ Source: Washington State Housing and Finance Commission, <https://www.wshfc.org/mhcf/BondsOnly8020/index.htm>.

⁶ Source: Washington State Housing and Finance Commission, <https://www.wshfc.org/mhcf/nph/index.htm>.